Certificate Number: 03088-PAE-DE-026843117

Bankruptcy Case Number: 15-17662



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>January 24, 2016</u>, at <u>8:46</u> o'clock <u>AM CST</u>, <u>Stephanie A Rees</u> completed a course on personal financial management given <u>by internet and telephone</u> by <u>Debt Education and Certification Foundation</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: January 24, 2016 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor